

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Tori Ann Elizabeth Morgan
Debtor

Case No. 24-02547-MJC
Chapter 7

District/off: 0314-5
Date Rcvd: Jan 23, 2025

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 7

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2025:

Recip ID	Recipient Name and Address
db	+ Tori Ann Elizabeth Morgan, 394 Bryn Mawr Road, Honesdale, PA 18431-7829
5659037	+ Commonwealth of PA, Wayne County Courthouse 925 Court Street, Honesdale, PA 18431-1996
5659040	+ Joseph Langone, 163 Sunrise Avenue, Honesdale, PA 18431-1027
5659045	+ Wayne Memorial Hospital, Park Street, Honesdale, PA 18431

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5659041	+ Email/PDF: ebnotices@pnmac.com	Jan 23 2025 19:01:46	Pennymac, 6101 Condor Drive, Moorpark, CA 93021-2602
5659043	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Jan 23 2025 18:55:00	Progressive Casualty Insurance Company, 6300 Wilson Mills Rd, Cleveland, OH 44143-2182
5659044	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 23 2025 18:55:00	SANTANDER, P.O. Box 660633, Dallas, TX 75266-0633

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5659039	*+	Commonwealth of PA, Wayne County Courthouse 925 Court St, Honesdale, PA 18431-1996
5659038	*+	Commonwealth of PA, Wayne County Courthouse 925 Court Street, Honesdale, PA 18431-1996
5659042	*+	Pennymac, 6101 Condor Drive, Moorpark, CA 93021-2602

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2025 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC blemon@kmllawgroup.com
Jill E. Durkin	jilldurkinesq@gmail.com PA92@ecfcbis.com
John J Martin	on behalf of Debtor 1 Tori Ann Elizabeth Morgan jmartin@martin-law.net kmartin@martin-law.net;jmartin@martin-law.net;r59891@notify.bestcase.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Tori Ann Elizabeth Morgan		Social Security number or ITIN xxx-xx-4191
	First Name	Middle Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____
			EIN _____
United States Bankruptcy Court		Middle District of Pennsylvania	
Case number: 5:24-bk-02547-MJC			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tori Ann Elizabeth Morgan

By the court:1/23/25Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.